

United States Bankruptcy Court
Eastern District of North CarolinaIn re:
Thomas Gregory Doucette
DebtorCase No. 17-05250-DMW
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0417-5

User: admin
Form ID: 309IPage 1 of 1
Total Noticed: 15

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

5747528 +American Express, c/o Zwicker & Associates PC, PO Box 481918, Charlotte, NC 28269-5318
 5747529 American Express, P.O. Box 98135, El Paso, TX 79998-1535
 5747539 Southeast Toyota Finance, PO Box 991817, Mobile, AL 36691-8817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
db +E-mail/PDF: greg@tgdlaw.com Oct 27 2017 02:04:52 Thomas Gregory Doucette,

32 Dansey Cir. Apt O, Durham, NC 27713-6281
 aty E-mail/Text: emf@fabriciuslaw.com Oct 27 2017 02:04:55 Erich M. Fabricius,
 Fabricius & Fabricius PLLC, PO Box 1230, Knightdale, NC 27545-1230
 5747530 EDI: APPLIEDBANK.COM Oct 27 2017 02:04:00 Applied Bank, PO Box 70165,
 Philadelphia, PA 19176-0165
 5747531 EDI: BANKAMER.COM Oct 27 2017 02:03:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 5747532 +EDI: CAPITALONE.COM Oct 27 2017 02:03:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 5747533 +E-mail/Text: bkl@firstcitizens.com Oct 27 2017 02:05:11 First Citizens Bank, PO Box 28203,
 Raleigh, NC 27611-8203
 5747534 EDI: IRS.COM Oct 27 2017 02:04:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 5747537 EDI: NCDEPREV.COM Oct 27 2017 02:03:00 NC Department of Revenue, Office Services Division,
 Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
 5747535 EDI: NAVIENTFKASMSERV.COM Oct 27 2017 02:03:00 Navient,
 US Department of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
 5747536 EDI: NFCU.COM Oct 27 2017 02:04:00 Navy Federal Credit Union, PO Box 3000,
 Merrifield, VA 22119-3000
 5747538 EDI: SALLIEMAEBANK.COM Oct 27 2017 02:03:00 Sallie Mae, PO Box 8459,
 Philadelphia, PA 19101-8459
 5747540 EDI: RMSC.COM Oct 27 2017 02:03:00 Synchrony Financial, PO Box 960061,
 Orlando, FL 32896-0061

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

NONE.

TOTAL: 0

**United States Bankruptcy Court
Eastern District of North Carolina**

Debtor 1	Thomas Gregory Doucette	Social Security number or ITIN xxx-xx-9437
	First Name Middle Name Last Name	EIN --_-----
Debtor 2		Social Security number or ITIN -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
		Date case filed for chapter 13 10/26/17
Case number: 17-05250-5-DMW		

Official Form 309I Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Thomas Gregory Doucette	
2. All other names used in the last 8 years	aka T. Greg Doucette, aka Greg Doucette	
3. Address	32 Dansey Cir. Apt O Durham, NC 27713	
4. Debtor's attorney Name and address	Erich M. Fabricius Fabricius & Fabricius PLLC PO Box 1230 Knightdale, NC 27545-1230	Contact phone: 919 295-6001
5. Bankruptcy trustee Name and address	John F. Logan Office Of The Chapter 13 Trustee PO Box 61039 Raleigh, NC 27661-1039	Contact phone: 919 876-1355
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	300 Fayetteville Street, 4th Floor P.O. Box 791 Raleigh, NC 27602	Office Hours: 8:30 a.m. – 4:30 p.m. Contact phone: 919-856-4752 Date: 10/26/17

For more information, see page 2

Debtor **Thomas Gregory Doucette**Case number **17-05250-5-DMW**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 4, 2017 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 300 Fayetteville Street, Suite 130, Raleigh, NC 27601 Please bring a government issued picture ID with you to the meeting of creditors. This ID is required for entry into the building.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: </div> <div> Filing deadline: 2/2/18 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 3/5/18 </div> <div> Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 4/24/18 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.nceb.uscourts.gov or any bankruptcy clerk's office. Alternatively, the claim may be filed electronically on the above website by accessing the Proof of Claim section. <i>When filing electronically, it is not necessary to complete a paper claim form.</i> </div> <div> If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. </div> <div> Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
9. Filing of plan	The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Electronic noticing	Parties may opt to receive notices from the court via email rather than U.S. Mail. Register at ebn.uscourts.gov .	
12. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
13. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
14. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	